

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of WEISS, Lawrence D., et al.
International Application No. PCT/US99/22904
International Filing Date: October 1, 1999
For: **SYSTEM AND METHOD OF ADVISING BUYERS HOW MUCH TO PAY
FOR GOODS AND SERVICES BASED ON DEMOGRAPHICS**
Attention: E. Todd Voeltz, ISA/US, (RO/US)

**LETTER UNDER ARTICLE 19, §205 ACCOMPANYING
CLAIM AMENDMENTS FILED UNDER ARTICLE 19**

BOX PCT

*Assistant Commissioner of Patents
Washington, D.C. 20231*

May 12, 2000

Sir:

This letter under Article 19, §205 is filed in response to the International Search Report mailed March 14, 2000. This letter and attached substitute sheets amending the claims is timely filed by May 12, 2000. However, if any further fees are required in connection with the filing of this Amendment, please charge the same to our Deposit Account No. 01-2135.

REMARKS

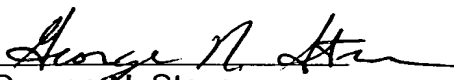
Where originally there were 24 claims filed, after amendment of some claims there are 70 herewith filed. Claims 1, 2, 5, 6, 18, and 23 are replaced by amended claims bearing the same number. Claims 3, 4, 7-17, 19-22 and 24 are unchanged. Claims 25-97 are new.

CONCLUSION

The entry of the attached substitute sheets is respectfully requested.

Respectfully submitted

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CLAIMS:

1. A system for advising a consumer or business how much to pay for goods and services comprising:

a user interface for allowing a consumer or business to access a host computer via an on-line network,

a host computer which solicits a consumer's or business' objective and subjective criteria for the purchase of goods or services in an interactive manner,

wherein based on the consumer's or business' needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services,

and means for presenting information to the consumer or business.

2. A system according to claim 1 wherein the goods to be purchased are selected from the group comprising groceries, office products, computers and household items.

3. A system according to claim 1 wherein the services to be purchased are postal services or mailing services and the goods purchased are postal goods or mailing goods.

4. A system according to claim 1 wherein the services to be purchased are telephone services or airline services.

5. A system according to claim 1 wherein the goods to be purchased are mortgages, financial products, financing options, credit cards, insurance or cars.

6. A system according to claim 1 wherein the services to be purchased are financial services.

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7. A system for advising a consumer how much to pay for goods and services comprising:

- a user interface for allowing a customer to access a host computer via an on-line network,

- means for collecting information from the customer regarding desires related to the purchase of goods or services,

- means for receiving the customer selection of at least one component regarding the purchase of goods or services, means for performing a needs analysis based on information collected,

- means for recommending at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services based on the needs analysis, and

- means for presenting information concerning goods or services information to the customer.

8. In an integrated system for determining how much a customer should pay for goods or services comprising:

- means for assembling a personal profile that includes means for collecting salient data,

- means for building an integrated customer account relating to the purchase of goods or services including customer data relating to the purchase of goods or services;

- means for receiving a customer selection of at least one component of the integrated customer account;

- means for performing a needs analysis based on information collected;

- means for recommending goods or services based on the needs analysis;

- means for presenting information concerning the selected component of the integrated customer account relating to the purchase of goods or services to the customer; and

- means for allowing data collected to flow to all other points where the data is required so that data need not be entered more than once.

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9. The system of claim 8, further comprising means for generating multiple prompts for certain pieces of data such that the user may exercise personal judgment concerning the appropriate time to collect such data.

10. The system of claim 8, further comprising pending file means for storing information that is collected, but not immediately needed.

11. The system of claim 8, wherein each component of the integrated customer account relating to the purchase of goods or services includes data fields and the system further comprises means for transferring data between the data fields and means for entering data fields in different components that are related such that data entered in one data field can be copied into other related data fields.

12. The system of claim 8, wherein the means for building the integrated customer account relating to the purchase of goods or services comprises means for building a credit card account component.

13. The system of claim 8, wherein the means for building the single integrated account relating to the purchase of goods or services comprises means for building a line of credit account component.

14. The system of claim 8, wherein the means for building the integrated customer account relating to the purchase of goods or services comprises means for building a secured credit account component.

15. The system of claim 8, further comprising means for displaying a representation of a statement or invoice connected to the means for building the customer account relating to the purchase of goods or services, whereby as the account is built the representation of the statement or invoice is updated.

16. The method according to claim 8, wherein said information includes demographic information and customer financial information.

17. The method of claim 8, wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

18. A method of providing an integrated system for determining how much a customer should pay for goods or services, comprising:

- opening a customer account that permits a customer to establish a plurality of components relating to the purchase of goods or services, the customer account having a time of opening;

- creating a personal profile including substantially all demographic and financial data about the customer at the time of opening;

- accessing the profile so that only unknown data is requested from the customer in the establishment of each of the plurality of components relating to the purchase of goods or services;

- receiving a customer selection of at least one component relating to the purchase of goods or services of the customer account;

- performing a needs analysis based on the personal profile;

- recommending an account, good, or service based on the needs analysis;

and

- presenting information concerning at least one component relating to the purchase of goods or services of the customer account to the customer.

19. The method of claim 18, wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

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20. A method of claim 18, wherein said plurality of components relating to the purchase of goods or services comprises at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

21. A method of opening a customer account advising a consumer how much to pay for goods and services, comprising:

- building a database containing a customer profile that includes demographic information and information relating to the purchase of goods or services;

- performing a needs analysis based on information collected;

- receiving a customer selection of at least one component relating to the purchase of goods or services;

- recommending goods or services based on the needs analysis;

- presenting information concerning at least one selected component relating to the purchase of goods or services to the customer;

- updating the database to reflect the customer's selection of at least one single customer account component; and

- displaying an image of a representation of a statement, wherein the image reflects the customer's selection of at least one good or service.

22. The method of claim 21, wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

23. The system of claim 21, further comprising:

- means for updating the database to reflect the customer's selection of at least one product or service; and

- means for displaying an image of a representation of a statement, wherein the image reflects the customer's selection of at least one product or service.

24. The system of claim 8 further comprising:
means for updating the database to reflect the customer's selection of at least one product or service; and
means for displaying an image of a representation of a statement, wherein the reflects the customer's selection of at least one product or service.

25. A system according to claim 1, wherein said system is an interactive method of providing advice, information, referral and transaction capability in a step-by-step intuitive manner at a kiosk or through a medium other than an on-line medium.

26. A system according to claim 1, wherein said system solicits and analyzes a consumer's or business' objective and subjective needs for goods and services; provide an array of choices of goods and services at various prices that a provider has available which meets the consumer's or business' needs.

27. A system according to claim 26, wherein the goods and services are delivered by a third party which a provider uses to sell its own goods and services.

28. A system according to claim 1, wherein said system identifies bids in an auction setting with various probabilities of successfully obtaining the desired goods or services which meet the consumer's or business' needs at the price he wants.

29. A system according to claim 1, wherein said system identifies a consumer's or business' needs for goods and services and matches them to a seller who can satisfy those needs through a remote terminal.

30. A system according to claim 1, wherein the system is a step-by-step method of analyzing consumer's or business' objective and subjective needs, and wherein said system filters out options that do not meet consumer's or business' needs.

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31. A system according to claim 1, wherein said system analyzes a consumer's or business' objective and subjective needs and identifies postal rates.

32. A system according to claim 1, wherein said system provides public postal transactions to the home, office or other non-public location.

33. A system according to claim 1, wherein said system enables consumers, businesses and employees to obtain ready access to postal service rules through multiple access devices with a consistent interface without training.

34. A system according to claim 1, wherein the user interface is a personal computer, screen phone, stand alone kiosk, personal digital assistant, information appliance or any other electronic terminal and processor based system.

35. A system according to claim 1, wherein the system provides for the integration of functions of advising, selecting, and executing applicable mailing options based on the consumer's or business' subjective and objective criteria.

36. A system according to claim 1, wherein the system manages mailing lists, addresses envelopes, folds mailing material and stamps mail with an appropriate postal indicia.

37. A system according to claim 1, wherein said system analyzes consumer or business objective and subjective needs and advises which postal services to buy and how much to pay.

38. A system according to claim 1, wherein said system provides advice on postal services to choose, how much to pay, and indicia of a postage "stamp" to the consumer or business through an on-line network to a terminal device with a printer.

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39. A system according to claim 38, wherein said system includes an attached scale for automatically weighing letters and packages for determining correct postage.

40. A system according to claim 1, wherein said system provides advice on which postal services to choose, how much to pay to the consumer or business through an on-line network to a terminal device with an integrated intelligent postal meter with electronic screen display, modem and processing capability.

41. A system according to claim 1, further comprising:
an intelligent postal meter which can stand alone or be integrated to another terminal or the user interface and can contact automatically with the host computer through a communications network for information updates.

42. The system according to claim 1, wherein the system integrates mass mailing management functions selected from the group consisting of mail, merge and addressing.

43. The system according to claim 1, wherein said system provides systematic advice on which postal services to choose and how much to pay to the consumer or business through an on-line network connected to a terminal device with an integrated postal meter, so that the postal meter can print indicia of correct postage on envelopes for mailing with instructions from a host computer.

44. The system according to claim 43 wherein the system is further connected to a dedicated envelope printer.

45. The system according to claim 44, wherein the envelope printer prints at least one of addresses and postal indicia for stamping upon instruction from a PC or intelligent postal meter.

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46. The system according to claim 1, wherein said system advises which telephone services to buy and what price to pay based on consumer's or business' objective and subjective criteria.

47. The system according to claim 1, wherein the system is provided as a two-terminal system, where the provider of goods and the consumer or business view similar screens at separate terminals either together or over an on-line network.

48. The system according to claim 47, wherein the communication with the terminals is through screens or interactive voice response.

49. The system according to claim 1, wherein the system is an integrated system for determining how much a consumer or business should pay for goods or services, and wherein said system includes means for assembling a personal profile, building an integrated consumer or business account relating to the purchase of goods or services, and includes consumer or business data relating to the purchase of goods or services.

50. The system according to claim 1, wherein the system reorganizes, markets, and delivers services for a variety of commercial transactions.

51. The system according to claim 50, wherein said system provides access to a full range of services, obtains relevant information, and completes purchasing and servicing transactions using a variety of access points with direct access to the computer systems of the service provider.

52. A system according to claim 1, wherein said system provides for the presentation of complex information and multiple options to enable consumers or businesses to do as desired and find desired information in a step-by-step menu driven fashion.

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53. A system according to claim 1, which enables consumers or businesses to service their own needs by gaining direct access to the necessary information and tools.

54. A system according to claim 1, wherein said system enables a service provider to service the consumer's or business' needs by providing a consumer or business service representative with the necessary data and the intuitive menu driven step by step approach to obtaining information and performing transactions.

55. A system according to claim 1, wherein said system permits consumers or businesses and service providers to access transactions and services through a variety of access points, including stand alone public terminals, supported terminals, home terminals, telephone or any other electronic device.

56. A system according to claim 1, wherein said system provides clear view of a myriad of services when the consumer or business or staff member is interested in them.

57. A system according to claim 1, wherein in said system the action button for selecting navigation options, such as touch screen buttons or other prompts, are in a constant location.

58. A system according to claim 1, wherein said system enables users to input extensive alphanumeric data by presenting a standard QWERTY keyboard on the touch screen or terminal display, so users can type data by touching or pointing clicking with a mouse the QWERTY keyboard on the touch screen or terminal display.

59. A system according to claim 1, wherein contents of any given screen used as the means for presenting information is limited in size so as not to overwhelm the user with more information than is needed at any given step of the transaction.

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60. A system according to claim 1, wherein the specificity and generality of questions are always presented within the same order of magnitude.

61. A system according to claim 60, wherein said questions are either related to getting information or doing transactions, but not mixed.

62. A system according to claim 1, wherein said system provides a step by step method of presenting options to the user, and presents questions that are exhaustive and exclusive so that there is no ambiguity in the transaction.

63. A system according to claim 1, wherein said system provides for a method of obtaining information and presenting options which uses a limited number of variables, so that consumers or businesses will not be confused or overwhelmed by the number of choices.

64. A system according to claim 1, wherein said system includes all rules, product characteristics and service options integrated into the system, rather than requiring users to learn the options.

65. A system according to claim 1, wherein said system advises consumers or businesses which products and services to buy, which features are important for them, how much to pay for these goods and services, how to purchase them, and for addressing the trade-offs and compromises inherent in each of these aspects of the purchase decision.

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66. A system according to claim 1, further comprising:

a compare with other provider option selection means on the user interface to display a list of providers of goods and services and prices associated with the good or service available from the provider, wherein when the compare with other provider option selection means is selected by the consumer or business, a list of providers offering a particular good or service are listed along with the price at which the good or service is being offered for sale.

67. A system according to claim 66, wherein the particular service is a package and letter delivery service and when the compare and other provider option selection means has not been selected a reference carrier and price is displayed which is the default provider previously selected by the consumer or business for package and delivery service.

68. A system according to claim 67, wherein when the compare and other provider option selection means is selected, all package and letter delivery service providers and prices contained in the host computer are listed in addition to the reference carrier.

69. A system according to claim 68, wherein the package and letter delivery service providers comprise:

DHL, Airborne Express, Federal Express, UPS, U.S. Postal Service and any other local, national and international package and letter delivery service providers.

70. A method of facilitating the electronic purchase of goods or services, the method comprising:

interactively soliciting a customer to indicate their objective and subjective criteria for purchasing goods or services;

providing data to the customer concerning purchasing options based upon the objective and subjective criteria indicated by the customer;

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prompting the customer to select a purchasing option in response to the provided data; and

consummating the electronic purchase of the goods or services in accordance with the purchasing option selected by the customer.

71. A method according to claim 70, wherein the purchasing options include cash, lease and financing options and the customer selects one of the cash, lease and financing options.

72. A method according to claim 71, wherein the customer is prompted to select one of the cash, lease financing options prior to the electronic purchase of the goods or services.

73. A method according to claim 70, further comprising saving the objective and subjective criteria indicated by the customer.

74. A method according to claim 73, wherein the objective and subjective criteria are utilized in a subsequent electronic purchase.

75. A method according to claim 73, wherein the objective and subjective criteria are saved at the option of the customer.

76. A method according to claim 75, wherein the electronic purchase of the goods or services is carried out over an on-line network and the objective and subjective criteria are transmitted from a terminal device of the customer to a terminal device of the provider of the goods or services.

77. A method according to claim 70, wherein the electronic purchase is a direct purchase of goods or services from the provider of the goods or services.

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78. A method according to claim 70, wherein the electronic purchase is an auction in which the customer submits an offer for goods or services which is compared against offers submitted by other customers.

79. A method according to claim 70, wherein the electronic purchase is an auction in which the customer submits an offer for goods or services that is accepted or denied by the provider of the goods or services.

80. A method according to claim 79, wherein the method further provides advice to the customer on how much to bid in the auction for goods or services.

81. A method according to claim 79, wherein the method provides the customer with the probability that a bid that will be successful.

82. A method according to claim 70, wherein the method utilizes the objective and subjective criteria indicated by the customer to develop product features which is submitted to the provider for pricing.

83. A method according to claim 70, wherein the customer is interactively solicited and prompted by a party other than the provider of the goods or services in the electronic purchase.

84. A system for facilitating an electronic purchase of goods or services comprising:

a user interface adapted to allow a customer to access a host computer via an on-line network;

5 an interactive series of questions and customer prompts to collect information from the customer regarding available purchase options related to the electronic purchase of goods or services;

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a rule-based expert system recommending at least one of the purchase options based on the information collected from the customer and receiving the customer's selection of a purchase option related to the electronic purchase; and
a software program installed at the host computer to consummate the electronic purchase in accordance with the purchase option selected by the customer.

85. A system as recited in claim 84, wherein the rule-based expert system further provides advice to the customer to determine customized product needs.

86. An integrated system for determining the purchasing option a customer should select in an electronic purchase of goods or services comprising:

a host system adapted to assemble a personal profile of the customer that includes an interactive series of questions and prompts for collecting salient data,

a software program installed at the host computer for building an integrated customer account relating to the purchase of goods or services including customer data relating to the purchase of goods or services; and

a rule-based expert system for performing an analysis based on information collected from the customer in an interactive series of questions and prompts, presenting information concerning the purchase options of the integrated customer account relating to the purchase of goods or services to the customer, recommending a purchase option based on the analysis, and receiving the customer's selection of a purchase option,

wherein the electronic purchase is consummated in accordance with the purchase option selected by the customer.

87. An integrated system according to claim 86, wherein the host computer stores the information collected from the customer.

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88. The system according to claim 86, wherein the interactive series of questions and prompts generates prompts for certain pieces of data such that the user may exercise personal judgment concerning the storage of such data.

89. The system according to claim 86, wherein the software program relating to the electronic purchase of goods or services builds a credit card account component.

90. The system according to claim 86, wherein said rule-based expert system considers demographic information and customer financial information in recommending a purchase option.

91. The system according to claim 86, wherein based on the consumer's needs and access to available data on goods or services, the system generates referrals to providers of goods or services or recommended prices of goods or services.

92. The system according to claim 86, wherein the electronic purchase is of a financial product, and the rule-based expert system provides an interactive series of questions and prompts that is specific to said financial product.

93. The system according to claim 86, wherein the electronic purchase is of an expensive good, and the rule-based expert system addresses the purchase options of cash, lease and financing.

94. The system according to claim 86, wherein the electronic purchase is of a financial product and the rule-based expert system provides a recommendation to the customer of terms for the financial product.

95. The system according to claim 94, wherein the financial product is a mortgage and the rule-based expert system suggest the terms of the mortgage, including at least one of the interest rate, down payment and mortgage type.

96. The system according to claim 94, wherein the financial product is a credit card and the customer selects terms of the credit card based on the analysis and recommendations of the rule-based expert system.

97. The system according to claim 94, wherein the financial product is insurance and the customer selects terms of the insurance based on the analysis and recommendations of the rule-based expert system.

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